



Division of Consumer Affairs

From left to right: Burt Liebman, Director/Legislative & Regulatory Affairs; Anthony Miragliotta, Deputy Director; Louis Greenleaf, Superintendent/Office of Weights & Measures; June Levy, Assistant Director; Jeffrey Burstein, Acting Director; Margaret Anastos, Chief of Staff/EEO; Robert Campanelli, Director/Consumer Services; James Carter, Assistant Director/Investigations; Edward Tumminello, Chief/Enforcement Bureau; Robert Russo, Director/Mediation & Adjudication; Stanley Fischer, Executive Director/Office of Consumer Protection.

The Division of Consumer Affairs is responsible for administering and enforcing the laws intended to make New Jersey's commercial marketplace a fair and safe place to do business. Through the Division's investigative, prosecutorial and public awareness efforts, as well as through the work of its professional and occupational review boards, the Division carries out its mission of protecting consumers against illegal and/or unscrupulous business practices, prosecuting those who commit fraud, and keeping the public aware with regard to fraud prevention and other significant consumer issues. The Office of Consumer Protection, the Enforcement Bureau, the Bureau of Securities, the Office of Weights and Measures, the Charitable Registration Unit and the Legalized Games of Chance Control Commission all fall under the purview of the Division of Consumer Affairs. For further information on the Division, its mission, its accomplishments and initiatives, visit the Consumer Affairs Web site www.NJConsumerAffairs.gov.

Highlights:

- ❖ **The Division took a leadership role, through its Bureau of Securities, in a landmark, multi-state investigation of Wall Street investment firms**, resulting in payments of more than \$400 million in civil penalties to the states involved in the investigation.
- ❖ **A lawsuit filed against Nissan North America, Inc.**, alleged that the automobile manufacturer knew headlights on 2002 and 2003 Nissan Maxima models were being targeted by thieves, but failed to promptly warn consumers about the problem or notify owners and lessees about the availability of devices to prevent the thefts.
- ❖ **The Division filed suit against the manufacturers of ephedra-based supplements** for allegedly making false claims regarding the efficacy of the supplements, while also failing to warn consumers about potential dangers associated with the products.
- ❖ **A settlement agreement negotiated by the Division with Sears Roebuck and Co.** required that Sears pay more than \$625,000 — including approximately \$125,000 in restitution to thousands of New Jersey consumers — to settle allegations by the State that Sears auto centers defrauded customers by charging for four-wheel alignment services on vehicles not equipped to even receive such services.
- ❖ **The Division helped negotiate a monumental, multi-state, multi-million-dollar agreement with Household International**, providing for more than \$17 million in restitution for allegedly misleading consumers concerning household loans.
- ❖ **The Division filed suit against EON Institute, Neighborhood Properties Group, LLC and Barry C. Fauntleroy**, among others, alleging that they carried out a massive predatory lending scheme that defrauded low-income, minority consumers and left them with broken promises and overwhelming debt.
- ❖ **Regulations were adopted implementing New Jersey's Do Not Call law**, which imposes tough restrictions on telemarketers and provides State residents with a strong level of protection from unsolicited telemarketing calls.
- ❖ **The Division developed a "Physician Profile" Web site** where consumers can access, from one central location, important background information about physicians and podiatrists who hold active licenses in New Jersey. The information includes how long a physician or podiatrist has been practicing, where he or she attended medical school, and whether the physician or podiatrist has ever been the subject of disciplinary action or has made payments stemming from a medical malpractice case.
- ❖ **As part of the Contractors' Registration Act, the Division developed a registration scheme for home improvement contractors.** To date, the Division has received more than 13,500 applications from contractors seeking to become registered. The Act will go into effect December 31, 2005.

